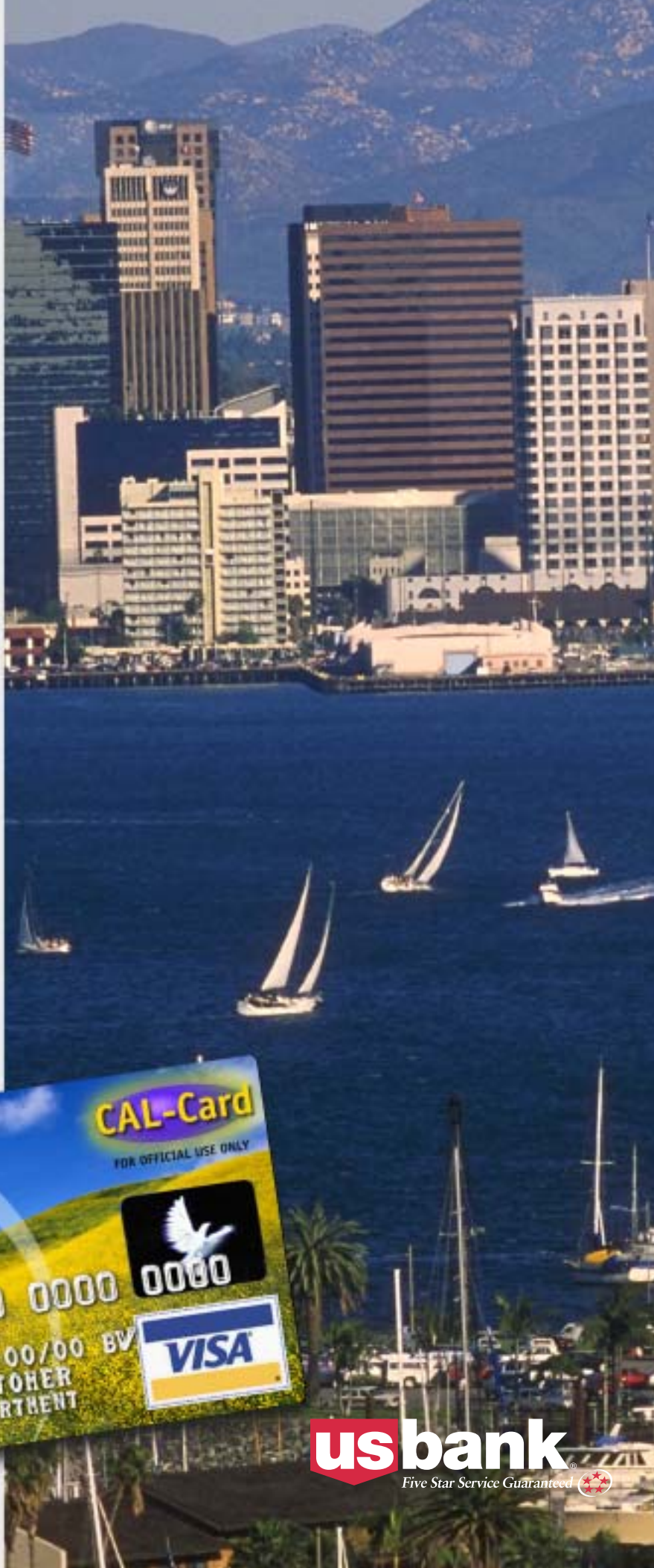


# The State of California CAL-Card Purchasing Card Program

Designated  
Billing Office  
**GUIDE**



**usbank**  
Five Star Service Guaranteed





# Designated Billing Office Guide

State of California  
CAL-Card Purchasing Card Program  
U.S. Bank Government Services

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**Welcome** to CAL-Card, the State of California's purchasing card program. Through a State of California Master Service Agreement, U.S. Bank Government Services provides Visa® bankcard services. These instructions will guide you through your responsibilities as the Designated Billing Office, in addition to those of Cardholders and Approving Officials. Please review this information carefully and contact your Agency Program Coordinator (APC) or U.S. Bank Government Services if you have questions about the program. We look forward to working with you.



## Authorized Uses of the CAL-Card

The CAL-Card Program is intended to streamline payment procedures and reduce the administrative burden associated with the purchase of goods and services for state and local agencies.

*The CAL-Card is a purchasing card and may not be used for travel and entertainment purposes by State of California employees. Local agencies, however, have the option of allowing such charges. Please refer to your agency specific policy regarding this issue.*

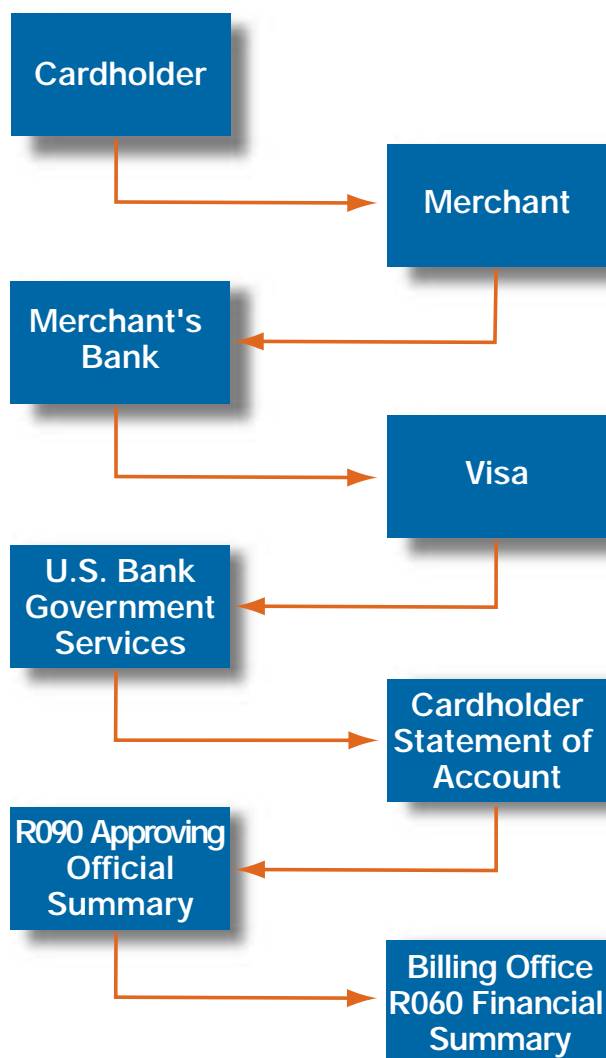
## CAL-Card Transaction Flow

It is important for program participants to understand how using the CAL-Card affects the merchant, what takes place once a purchase has been made, and how subsequent program reports and invoices are generated.

The transaction flow is as follows:

1. After the Cardholder makes a purchase, transaction information is forwarded to the merchant's bank for processing.
2. When processed, the merchant should receive payment for the transaction within 48 hours.
3. The merchant's bank then transmits all sales information to the Visa base network, which distributes the information to U.S. Bank Government Services.
4. U.S. Bank Government Services receives this information electronically and posts the transaction to the appropriate CAL-Card account number.
5. A Cardholder Statement of Account, which lists the transactions made within that billing cycle, is generated on the cycle date and sent to the Cardholder's office address.
6. All transactions, whether charges or credits, on the Cardholder's Statement of Account, are automatically transferred to the R090 Approving Official Summary, which is sent to the Approving Official's office address.
7. At cycle date, the sum of the transactions from each Approving Official account is forwarded to the R060 Financial Summary. The R060 Financial Summary reflects the total cycle amount due and is the agency's official invoice. The R060 Financial Summary is sent to the Billing Office address.

## TRANSACTION FLOW



## Invoicing

### *The R060 Financial Summary*

**The R060 Financial Summary is your agency's official invoice.** It provides summary information at cycle date for all Approving Official and Cardholder accounts within a Level 4. It can also be requested at the Level 3. The invoice number and U.S. Bank Government Services payment contact and address information are provided on the total page of the R060. All payments or the application of credits must reference an invoice number to which a payment or credit is to be applied.

Each Approving Official and Cardholder within a Level 4 will be listed on the R060 Financial Summary (example, page 3) even if no purchase activity occurred during the billing cycle. This provides total account audit capability at each level.

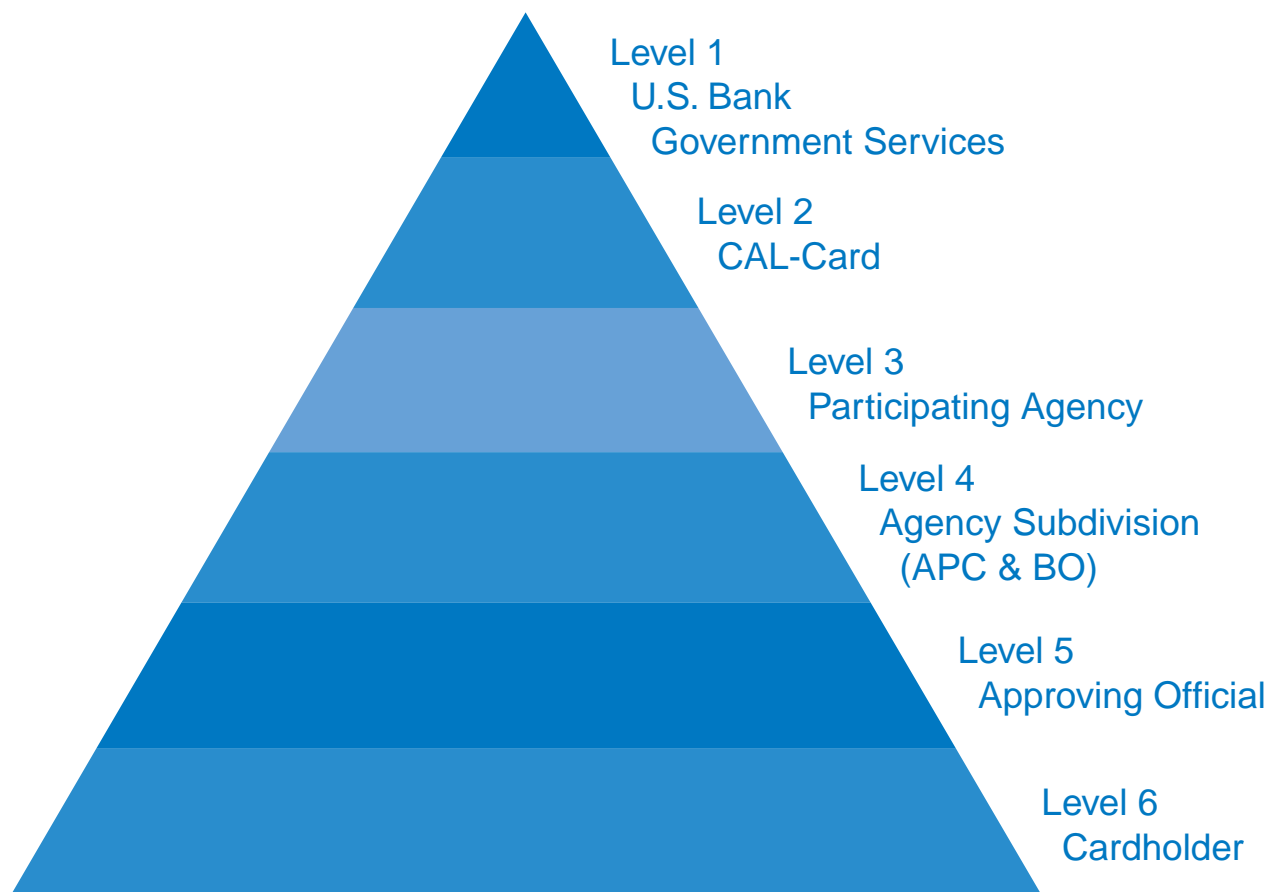
The R060 Financial Summary has two sections: the Approving Official and Cardholder Summary, Level 4 transaction totals, and net invoice amount due.

#### *Approving Official and Cardholder Account Summary*

This summary lists the total of each Cardholder's transactions for that billing cycle, in addition to the total of every Approving Official. It also includes:

- Cardholder/Approving Official Name
- Date Account was opened
- Credit Limit
- Single Purchase Limit
- User Field – 2 (optional field at account set-up)
- Accounting Code (optional field at account set-up)

### CAL-CARD LEVELS (1-6)





#### Level 4 Financial Transaction Totals

This section indicates the accumulated total and amount due for a specific Level 4. In the event the R060 Financial Summary is requested at the Level 3, this section is repeated on a separate page, "Level 3 Financial Transaction Totals," which lists the summation of all daily transaction totals for that entire Level 3. After the Financial Transaction Totals, the Level 4 agencies are listed with Approving Official and Cardholder totals.

The **payment terms** are 45 days from each invoice cycle date.

#### Payment Performance Rebate

The **Payment Performance Rebate** will be calculated on a monthly basis and refunded to each agency that has met the full invoice payment requirement. Full invoice payment is defined as total invoice payment received by U.S. Bank, minus any officially reported disputed transactional or fraudulent charges, chargebacks and amounts charged-off by U.S. Bank.

Payment Performance Rebates are reimbursed to qualifying participating agencies at a minimum accrued amount of \$75 within 61 days of the fiscal calendar end of each quarter. If the accrued amount is less than \$75, the Payment Performance Rebate will be carried over to the following quarter's calculation with the \$75 threshold requirement subsequently apply\*. Payment will be made to the qualifying Participating Agencies by either check or electronic means at a minimum of once per fiscal calendar year.

**To calculate the Payment Performance Rebate, count the number of days from cycle date to the date the payment is issued. For example, an invoice for \$10,000 is received with a cycle date December 22nd and the payment is issued on January 10th. Payment was issued by the 18th day. Looking at the chart below, 19 days would qualify for 35 (0.35%) Basis Points. The amount of the Payment Performance Rebate would be calculated at follows:**

$$0.35\% \times \$10,000 = \$35.00$$

#### R060 FINANCIAL SUMMARY

```
.USB  R060 PROC  405501 CTR  405501          I.M.F.A.C. FINANCIAL SUMMARY          DATE 07/22/02
PAGE  ,JOB: T2COWSD1 PGM:  PVT100C  CYCLE: 22  APPROVING OFFICIAL AND CARDHOLDER ACCOUNT SUMMARY RUN:
07/22/07-23:55
.LEVEL 1:4055  LEVEL 2: 01  LEVEL 3: **  LEVEL 4: ****
*   ACCOUNT NUMBER          NAME          DATE      LOST      AMOUNT      CREDIT      SINGLE
USER
*   OPKN      STOLEN          LIMIT      PUNCH LIM
FIELD-2
.A/O  40550101000XXXXX  AL SMITH  07/24/00  0      509.12      50000      0
.ACCOUNTING CODE: NO DAC
.C/H  4055010100015390  JANK DOE  07/24/00  0      0.00      20000      1000
.ACCOUNTING CODE:
.C/H  4055010100015400  CHARLIE BROWN  07/24/00  0      509.12      20000      1000
.ACCOUNTING CODE:
.TOTAL A/O AMOUNT FOR LEVEL 4      =      509.12
.PLUS OR MINUS LOST/STOLEN AMOUNT  =      0.00
.EQUALS CYCLE TOTALS WITH ADMINISTRATIVE FEE  =      509.12
.INVOICE AMOUNT                    =      509.12
```

## PAYMENT PERFORMANCE REBATE SCHEDULE

Receipt of Payment from Invoice Date	Basis Points
1 to 7 days	62 (0.62%)
8 to 12 days	48 (0.48%)
13 to 16 days	41 (0.41%)
17 to 20 days	35 (0.35%)
21 to 24 days	28 (0.28%)
25 to 28 days	22 (0.22%)
29 to 32 days	15 (0.15%)
33 to 36 days	9 (0.09%)
37 to 40 days	2 (0.02%)

### Late Payment Penalty

Invoice payments are due within 45 days of the cycle date. Payment in full, less amounts that have been formally disputed or formally reported fraud charges to U.S. Bank are due at that time.

If the invoice balance remains unpaid after day 45, the agency is liable for paying a late payment interest penalty.

The late payment interest penalty rate is based on the current State's Prompt Payment Act, Government Code, Sections 927 and 926.19. The interest rate is announced annually by the State of California, Department of Finance. Interest rate is modified annually in July, and the current interest rate should be applied when calculating the penalty. Interest penalties for any undisputed, unpaid invoice balance begins to accrue on day 46. It is the participating agency's responsibility to calculate and pay interest penalties. The equation for calculating interest penalties is as follows:

**"Total Amount Past Due" times "Number of Days Past Due" times "Interest Rate" divided by 360 = "Late Payment Interest Amount"**

In order to assist large card count programs to better manage monthly payment processing, agencies may choose to establish multiple billing cycles. The U.S. Bank platform supports multiple cycle dates between the third (3rd) and twenty-seventh (27th) day of any given month. A Level 3 Agency may have multiple billing cycles for their Level 4 sub-divisions.

**Remember, to avoid interest penalty, payment is due to U.S. Bank Government Services within 45 days of the date of the cycle invoice, the R060 Financial Summary.**

## Agency Payment Options

U.S. Bank Government Services offers four options for agencies to receive their monthly R060 Financial Summary invoice. Your agency may choose one of the following:

- Paper Copy
- Diskette
- Electronic Transmission
- C.A.R.E. (Customer Automated Reporting Environment)

### Invoice by Diskette

The R060 Financial Summary is just one of the reports that the agency can receive on diskette. This is an effective alternative to receiving lengthy hard copy reports. U.S. Bank Government Services makes every effort to ensure the confidentiality, integrity, and security of your data when it is delivered via diskette.

All data sent outside U.S. Bank through personal computer diskette uses the PC Mailer System to secure the transfer of data. Your agency will be issued a password prior to the receipt of your first diskette. This password is required to "unlock" the diskette and access the information. The designated point of contact at your agency is responsible for protecting the password and limiting access to the data. The designated contact may request a new password due to personnel changes or other internal reasons. The request must be sent to U.S. Bank Government Services in writing and must be received five days in advance of the required change.

Diskettes are provided in high density and are available in 3 1/2" size. If you are interested in this alternative way of receiving your invoices and other reports, please contact U.S. Bank Government Services Customer Service at 800-227-6736 for further information.

### Invoice by Electronic Transmission

The R060 Financial Summary can be provided electronically through a dial-up transmission to U.S. Bank from a PC or mainframe computer. The report is received in the same format as the paper copy version.

For more information regarding electronic invoicing, contact U.S. Bank Government Services Customer Service at 800-227-6736.



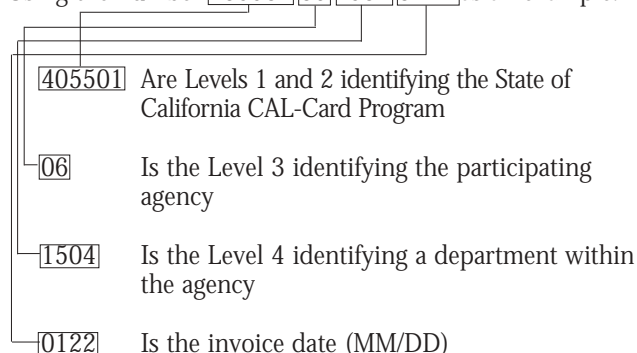
### C.A.R.E. File Transfer

Billing related reports (R060, R090, F107, and F110) can be delivered on the third day after cycle as text files through US Bank's electronic access tool, C.A.R.E. The Cardholder's Statement of Account can be downloaded the day after the cycle date. Billing Reports will be sent to your agency via this secured web file transfer method. Your U.S. Bank National Account Manager will work with your agency to set up access to C.A.R.E.

### Invoice Number

The agency's invoice number as it appears on the R060 Financial Summary must accompany payment to ensure that the payment is applied to the appropriate invoice. The 16 digit invoice number appears on the R060 Financial Summary and is composed of the following:

Using the number 4055010615040122 as an example:



When making payment, the entire invoice number must be indicated. In the event that more than 12 months of invoices are outstanding at one time, the year should also be provided. For example:

405501 06 1504 0122 (01)

Indicates the invoice for January 22, 2001, for Level 3=06, Level 4=1504

The CAL-Card payment address is:

U.S. Bank Government Services  
Attention: Payments  
P.O. Box 6350  
Fargo, ND 58125-6350



## Documentation Flow

This section outlines the flow of CAL-Card transaction documentation from the initial use by the Cardholder through invoice payment by the Designated Billing Office.

### Cardholder

A Cardholder Statement of Account is printed every month on the cycle date for those Cardholders who had activity for that cycle period. It is sent directly to the address that appears on the Cardholder's account. **If the Cardholder does not receive the Statement within 7–10 business days of the cycle date, it is the Cardholder's responsibility to contact U.S. Bank Government Services Customer Service at 800-227-6736 and request a duplicate.**

The Statement of Account should be reviewed carefully and each transaction verified. If required by their agency, the Cardholder may provide detail of the transactions on the "Description" line following the transaction on the

Statement of Account or on a separate activity log. Sales slips and an agency optional activity or detail log substantiating each transaction should be attached to the Statement of Account, following internal procedures set by your agency. The Cardholder then signs the Statement of Account and forwards the entire package to the Approving Official for review and approval. It is strongly recommended that there be a set date, such as the 10th of the month, for the Cardholder to submit completed and approved Statement of Account packages to the Approving Official.

### Disputes

If a transaction is disputed, the Cardholder must complete a Cardholder Statement of Questioned Item (CSQI) form and forward it to U.S. Bank Government Services Customer Service, within 60 days from the cycle date of the Cardholder Statement of Account. Acceptable reasons for disputing a charge are listed on the CSQI form. The disputed amount should be deducted from the total amount approved for payment.

## DOCUMENTATION FLOW

**Cardholder**

- Verify transactions
- Sign Statement of Account
- Forward to AO

**Approving Official**

- Compare Cardholder Statement of Account to R090
- Verify transactions
- Verify and monitor disputes
- Note Statement of Account adjustment on R090 for disputes
- Sign Statement of Account
- Forward to Designated Billing Office

**Billing Office**

- Reconcile AO Packet to R060
- Monitor disputes
- Complete Notification of Invoice Adjustment (NIA) if required
- Authorize payment

**Payment sent to U.S. Bank Government Services**

## CARDHOLDER STATEMENT OF ACCOUNT

**usbank.**

DEPARTMENT OF GENERAL SERVICES —  
GEORGE JONES (APC)  
1111 1ST AVENUE  
BUILDING 1  
VISALIA CA 93291-0000  
USA

C/H ACT 4055017123456789  
A/O ACT 4055017999999999  
STATEMENT DATE 02 22 01  
TOTAL 50.83

CARDHOLDER:  
MARY SMITH  
DEPARTMENT OF GENERAL SERVICES  
1234 12TH STREET  
ABC GOVERNMENT CENTER  
VISALIA CA 93291-0000

APPROVING OFFICIAL:  
ARLENE ROBERTS  
DEPARTMENT OF GENERAL SERVICES  
1234 12TH STREET  
ABC GOVERNMENT CENTER  
VISALIA CA 93291-0000

ACCOUNTING CODE

CARDHOLDER'S E-MAIL:  
OFFICIAL'S E-MAIL :

STATEMENT OF ACCOUNT  
STATE OF CALIFORNIA BANKCARD

PURCHASE DATE/PROCESSING DATE	MERCHANT NAME	AMOUNT
REFERENCE NUMBER	MERCHANT LOCATION/SIC CODE	ORIGINAL AMOUNT
PURCHASE ID/CUSTOMER CODE	CONV. RATE	
CURRENCY CODE		
02/02/01 XV 02/03	VISALIA RADISSON	50.78
2415358837200922421049	VISALIA CA 7011	0.00
0092242104	/0000000000000000	0.00
USD		
DESCRIPTION--		
ACCTG.CODE--		
02/22/01*SG 02/22	ADMINISTRATIVE FEE	.05
99999	0.010%	0.00
DESCRIPTION--		
ACCTG.CODE--		
	TOTAL	50.83
USER FIELD 2	PURCH LIMIT	1,000
TAX EXEMPT #	30 DAY LIMIT	3,000
QUARTERLY LIMIT:	ANNUAL LIMIT:	50.83
QUARTERLY BAL.:	YTD BAL.:	50.83

I CERTIFY THAT ALL PURCHASES LISTED ON THIS STATEMENT, UNLESS ANNOTATED TO THE CONTRARY, ARE TRUE AND CORRECT AND WERE MADE FOR OFFICIAL PURPOSES. PAYMENT IS AUTHORIZED.

THE FOLLOWING ITEMS ARE IN ERROR AND SHOULD BE REMOVED FROM THIS STMT.

CARDHOLDER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_ APPROVING OFFICIAL \_\_\_\_\_ DATE \_\_\_\_\_



Note: Should the Cardholder lose a receipt, the CSQI can be used to request a receipt copy, however, a lost receipt is not a valid reason to withhold payment. When requesting a receipt copy, payment must be made. Participating agencies are required to develop a lost receipt policy to allow payments to be made for goods and/or services that have been received at the agreed upon charges.

A copy of the completed CSQI form and the fax confirmation should also be attached to the adjusted Statement of Account and forwarded as part of the Statement of Account package to the Approving Official for review and approval. A copy the CSQI form and the fax confirmation is to be part of the Statement of Account package and a complete set of copies are to be retained by the Cardholder and the Approving Official. The Cardholder and the Approving Official are responsible for tracking disputed amounts through to closure.

The Billing Office shall monitor disputes to confirm disputes are received by U.S. Bank and track disputes through to closure. U.S. Bank provides the cycle report, F107, Disputed Transaction Status Report, to the Billing Office and the Agency Program Coordinator and the F108 Cardholder Disputed Transaction Report to the Cardholder. These reports acknowledge receipt of disputes by U.S. Bank Government Services and the subsequent detail of resolved disputes. In order to avoid late payment interest penalty, the Billing Office is required to report resolved disputes, which remain unreconciled by the Cardholder to the Approving Official and the Agency Program Coordinator to prompt certification by the Cardholder.

### **Approving Official**

The Approving Official compares the Cardholders Statements of Account to their R090 Approving Official (A/O) Summary, which is sent directly to the Approving Official (example p. 18). The R090 Approving Official Summary provides a summary of transactions for each Cardholder who reports to that Approving Official.

The Approving Official verifies that the transactions and disputes are valid and comply with internal purchasing procedures for the agency. If there are adjusted amounts, the Approving Official annotates the R090 Approving Official Summary Report reflecting the notations and adjustments to charges from the Cardholder Statement of Account and approves the new total(s) for payment. The Approving Official is responsible for tracking disputes through to resolution and ensures the timely Cardholder certification for the application of a credit or a payment to the originally disputed amount.

The Approving Official signs each Cardholder's Statement and forwards the entire packet of Cardholder Statements, along with the annotated R090 Approving Official Summary Report, to the Billing Office. Each agency should set timeframes for the Approving Official to complete this process. It is strongly recommended that a set date, such as the 15th of the month, be established for the Approving Official to review, approve and submit the R090 Approving Official Summary Report and the Cardholder's Statements of Account package to the Billing Office for payment.

### **Billing Office**

**The R060 Financial Summary is the agency's official invoice. Payment is due within 45 days from the date of the invoice.**

The Billing Office first reconciles the "Invoice Total" on the R060 with totals of all the Approving Official Summary Reports and/or each Cardholder Statement of Account. If the totals balance, the Billing Office approves and submits payment to U.S. Bank Government Services for payment.

If disputed items appear on the Cardholder Statement of Account/Approving Official Summary Reports, the totals will not balance, and the agency must remit the amount of the R060 Financial Summary "Invoice Total" less the total of disputed or identified fraud transactions. It is the Cardholder's responsibility to submit Cardholder Statement of Questioned Item (CSQI) form to U.S. Bank. A copy of the Cardholder Statement of Questioned Item (CSQI) for each disputed item should accompany the adjusted invoice payment. This will ensure that the dispute process is in place and defer the payment obligation on the disputed amount until resolution.

**A transaction cannot be disputed and withheld for payment without the official submission of a CSQI form by the Cardholder.**

If an Approving Official has not forwarded a Cardholder's CSQI form for a disputed transaction, the Billing Office must contact the Approving Official to verify the transaction and obtain a completed CSQI form.

**In order to better explain an adjusted invoice payment to U.S. Bank, the Billing Office must complete and include a Notification of Invoice Adjustment (NIA) form. [See page 10 for a description of the form.]**



## Methods of Accepted Payment

Payment may be remitted to U.S. Bank Government Services by check, Automated Clearing House (ACH) or wire transfer.

### ***Payment by Bank Check***

When making payment by check, the check must be placed into the mail system within one business day of the date on the face of the check, which is considered to be the "Payment Date." A contact name and phone number should be included with the check to answer immediate questions and defer delays to posting of payments. The complete invoice number must be on one of the following:

- the face of the check
- the remittance advice which accompanies the check
- the "Notice to check recipient" which accompanies the check

If the check pays for multiple invoices, complete invoice numbers should be clearly listed, the invoice date with year, and the amount to be applied to each invoice.

In the event interest penalty is included in the amount of the check, the remittance information must show the calculation for the interest amount, the invoice number and the interest penalty payment amount to be applied.

### ***Payment by Automated Clearing House (ACH)***

An ACH transmission is an electronic funds transfer from your agency's checking or savings account to make payment to your 16-digit U.S. Bank Government Services R060 Financial Summary invoice number. Funds are routed through your bank to U.S. Bank, utilizing the Automated Clearing House/National Automated Clearing House Association process. It is recommended that ACH payments be received by U.S. Bank three days prior to your cycle date to guarantee posting. An EDI ANSI X 12 820 format, version 3010 is used in conjunction with the ACH CTX record to provide addenda information for the payment.

The ACH payment destination is as follows:

- Routing Number – 102000021
- Checking Account Number – 120400999880
- Tax Payer ID Number – 41-1881896
- 12-digit U.S. Bank Checking Account Number – 120400999880
- Each payment must also include the 16-digit invoice number and the amount to be credited to that account in the RMT segment.

Payment through ACH is initiated by your agency by completing the agency information part of government form SF-3881. The SF-3881 form can be obtained by contacting U.S. Bank Payment Unit at (701) 461-3312. The completed SF-3881 form should be sent to:

U.S. Bank Government Services Payments  
P.O. Box 6350  
Fargo, ND 58125-6350  
Fax: 701-461-3910 / 866-400-7753  
Attn: ACH Coordinator

The effective date of the ACH payment is the date your agency initiates the ACH transfer to U.S. Bank. The financial institution's address for ACH payment is:

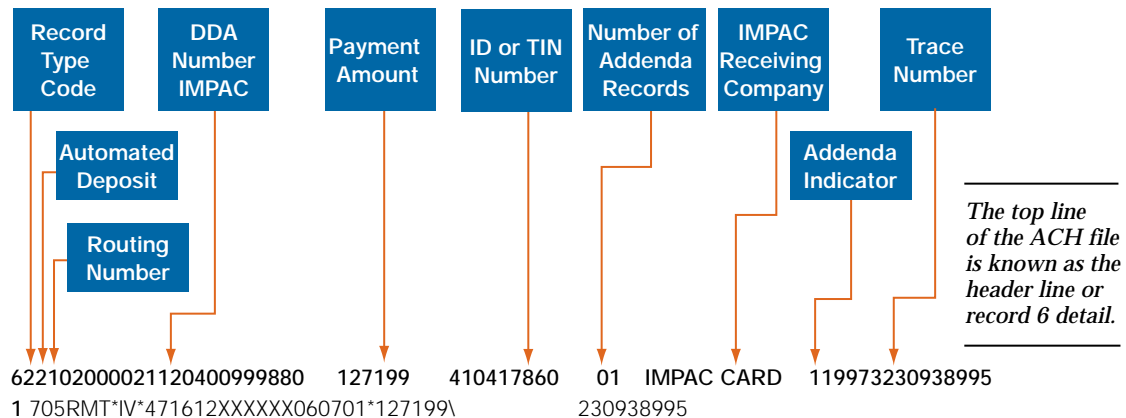
U.S. Bank  
1200 Energy Park Drive  
ENER 0103  
St. Paul, MN 55108

The 16-digit invoice number, interest penalty and penalty information should be placed in Field 3, the Free Form Text. This field can accommodate 80 alphanumeric characters. In the event this space is not enough to convey the information, the NIA form, or remittance advice, must be completed and sent or faxed to U.S. Bank Government Services Payments.

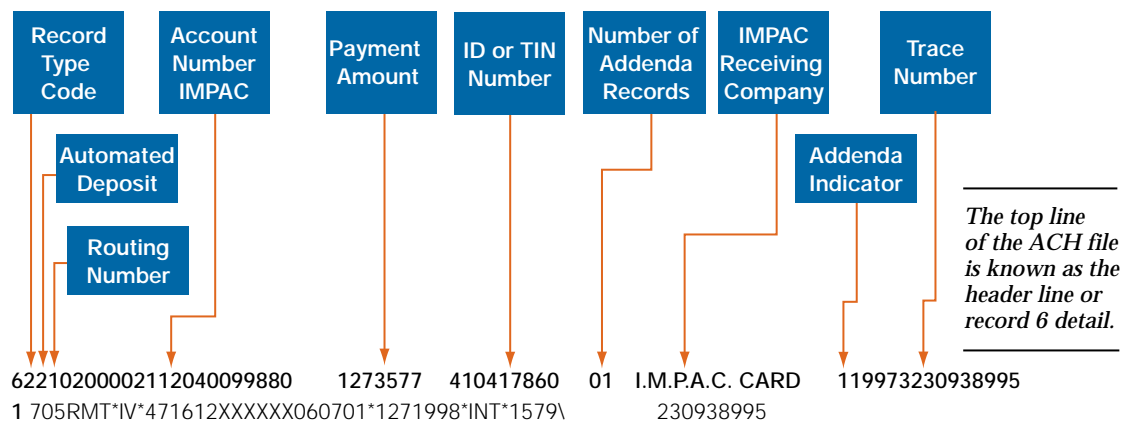
Contact your U.S. Bank Government Services National Account Manager if you wish to implement ACH payments for your agency/organization.



### Example of ACH Payment to a Single Account Pays Principal Only



### Example of ACH Payment to an Individual Account Pays Principal and Interest



### Payment by Wire Transfer

Payments by wire transfer are initiated by agencies utilizing government disbursing offices. Agency Billing Offices should refer to their internal procedures and documents for initiating a wire transfer. NOTE:

- The effective date of the payment is when the wire transfer is initiated by the agency, which is also called the settlement date.
- Information such as invoice number or interest penalty information should be provided in the available free form fields. These fields are labeled the Originator to Bank

Information (OBI) or the Bank to Beneficiary Information (BBI) and are approximately 30 characters in length.

- In the event these fields cannot accommodate the back-up information, the Notification of Invoice Adjustment (NIA) form must be completed and forwarded to the payment address. You may also send this form by fax to: 701-461-3910 (866-400-7753 toll free), ATTN: U.S. Bank Government Services Payments.

Please use the fax number only if your payment is being made by EFT, as the NIA form cannot be processed until payment is received.



## Notification of Invoice Adjustment Form (NIA)


### General Information

The Billing Office should complete the Notification of Invoice Adjustment when the amount of the payment is less than or more than the invoiced amount. **It is extremely important that this form be completed correctly to ensure proper posting of your payment.** The NIA form is used by U.S. Bank Government Services to balance the amount of your payment and is also used as backup documentation to apply your payment.

The following information will cover how to use the NIA form when the amount of your payment is less than (withholding) or more than (adding) the invoiced amount. But first, a few things to keep in mind when you are completing the NIA form for both situations:

- The NIA is intended to be completed by the Billing Office (not Cardholders or Approving Officials) in conjunction with each adjusted payment sent to U.S. Bank Government Services.
- Indicate your agency name at the top of the form, along with the level numbers associated with the agency. The level numbers can be found on the R060 Financial Summary.
- Use a separate NIA form for each billing level/invoice number. (Listing Cardholders from multiple billing levels/invoice numbers causes confusion in posting the payments correctly.)
- List the invoice number on the designated line at the top of the NIA form.
- Utilize the "Check Balancing Register" in the lower right hand corner to summarize the detailed information in the itemized part of the form. NOTE: If you have more than one page of items, the check balancing register needs only to be completed on the last page, which would summarize the detailed information on all of the pages.
- Clearly type or print the information provided on the NIA.
- Always include a name and phone number of the person completing the NIA form so your agency can be reached if U.S. Bank should have a question about the information on the form or your payment.

## NOTIFICATION OF INVOICE ADJUSTMENT FORM (NIA)

NOTIFICATION OF INVOICE ADJUSTMENT							
Please send this notification of adjustment form as a backup when the amount paid is different than the amount of this invoice.							
Page ____ of ____							
Agency Name _____ Level 1 # _____ Level 2 # _____ Level 3 # _____ Level 4 # _____							
Invoice Date _____ Invoice Number _____ Invoice Amount _____							
(This number must be included on warrant or check.)							
The following items on the above-referenced invoice are amounts (credits or debits) not paid or accepted:							
Item #	Cardholder Account #	Proc. Date	Merchant Name	Transaction Amount (Additions)	MM/YY* Where Amount is to be Applied (+)	Transaction Amount (Subtractions)	Reason for Non-Payment (-)
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
Totals (+)					Totals (-)		
Note: If you are paying or not accepting a credit for a prior item, please note invoice date that should receive this part of the payment.							
<b>Send Form to:</b>		<b>Form Submitted by:</b>		<b>I.M.P.A.C. Check Balancing Register</b>			
I.M.P.A.C. Payments		Name: _____		Invoice Total \$ _____			
P.O. Box 6350		Signature: _____		Less Adjustments (-)			
Fargo, ND 58125-6350		Phone: _____		(Questioned Items) \$( _____)			
Fax: (701) 461-3910		Date: _____		Add any Interest Penalty Amounts \$ _____			
<b>Phone Inquiries:</b>		Indicate Payment Method:		Add any part of payment that is being applied to a previous invoice (+) \$ _____			
I.M.P.A.C. Customer Service		<input type="checkbox"/> FRB Funds Transfer		Total of Check/Wire being sent \$ _____			
(800) 227-6736		<input type="checkbox"/> Treasury Check					
		<input type="checkbox"/> Vendor Express (ACH)					
		(Vendor Express #VXP892300015) (ABA #10200021)					
							
Government Services							

# SAMPLE: NOTIFICATION OF INVOICE ADJUSTMENT FORM (WITHHOLDING AND ADDING)

## SAMPLE A — WITHHOLDING

### NOTIFICATION OF INVOICE ADJUSTMENT

Please send this notification of adjustment form as a backup when the amount paid is different than the amount of this invoice.

Page 1 of 1

Agency Name Dept. of Genealogy Level 1 # 4055 Level 2 # 01 Level 3 # 82 Level 4 # 1234

Invoice Date 01/22/01 Invoice Number 4055018212340122 Invoice Amount 205.00

(This number must be included on warrant or check.)

The following items on the above-referenced invoice are amounts (credits or debits) not paid or accepted:

Item #	Cardholder Account #	Proc. Date	Merchant Name	Transaction Amount (Additions)	MM/YY* Where Amount is to be Applied (+)	Transaction Amount (Subtractions)	Reason for Non-Payment (-)
1.	4055018200001111	01/04	Global Computer			100.00	Disputed Item
2.							
3.							
4.							
5.							
6.							
7.							
8.							
Totals (+)						100.00	

Note: If you are paying or not accepting a credit for a prior item, please note invoice date that should receive this part of the payment.

#### Send Form to:

I.M.P.A.C. Payments  
P.O. Box 6350  
Fargo, ND 58125-6350  
Fax: (701) 461-3910

#### Form Submitted by:

Name: Biff Pocaroba  
Signature: Biff Pocaroba  
Phone: 415-857-1111  
Date: 1/31/97

#### Indicate Payment Method:

- ☐ FRB Funds Transfer  
☐ Treasury Check  
☐ Vendor Express (ACH)

(Vendor Express #VXP892300015) (ABA #10200021)

#### I.M.P.A.C. Check Balancing Register

Invoice Total \$ 205.00  
Less Adjustments (-)  
(Questioned Items) \$( 100.00 )  
Add any Interest Penalty Amounts \$ \_\_\_\_\_  
Add any part of payment that is being applied to a previous invoice (+) \$ \_\_\_\_\_  
Total of Check/Wire being sent \$ 105.00

#### Phone Inquiries:

I.M.P.A.C. Customer Service  
(800) 227-6736



Government Services

Form: NIA-GPP  
(9/98)

## SAMPLE B — ADDING

### NOTIFICATION OF INVOICE ADJUSTMENT

Please send this notification of adjustment form as a backup when the amount paid is different than the amount of this invoice.

Page 1 of 1

Agency Name Dept. of Genealogy Level 1 # 4055 Level 2 # 01 Level 3 # 82 Level 4 # 1234

Invoice Date 02/22/01 Invoice Number 4055018212340222 Invoice Amount 400.00

(This number must be included on warrant or check.)

The following items on the above-referenced invoice are amounts (credits or debits) not paid or accepted:

Item #	Cardholder Account #	Proc. Date	Merchant Name	Transaction Amount (Additions)	MM/YY* Where Amount is to be Applied (+)	Transaction Amount (Subtractions)	Reason for Non-Payment (-)
1.	4055018200001111	01/04	Global Computer	100.00	01/22		
2.							
3.							
4.							
5.							
6.							
7.							
8.							
Totals (+)				100.00			

Note: If you are paying or not accepting a credit for a prior item, please note invoice date that should receive this part of the payment.

#### Send Form to:

I.M.P.A.C. Payments  
P.O. Box 6350  
Fargo, ND 58125-6350  
Fax: (701) 461-3910

#### Form Submitted by:

Name: Biff Pocaroba  
Signature: Biff Pocaroba  
Phone: 415-857-1111  
Date: 2/28/97

#### Indicate Payment Method:

- ☐ FRB Funds Transfer  
☐ Treasury Check  
☐ Vendor Express (ACH)

(Vendor Express #VXP892300015) (ABA #10200021)

#### I.M.P.A.C. Check Balancing Register

Invoice Total \$ 400.00  
Less Adjustments (-)  
(Questioned Items) \$( \_\_\_\_\_ )  
Add any Interest Penalty Amounts \$ \_\_\_\_\_  
Add any part of payment that is being applied to a previous invoice (+) \$ 100.00  
Total of Check/Wire being sent \$ 500.00

#### Phone Inquiries:

I.M.P.A.C. Customer Service  
(800) 227-6736



Government Services

Form: NIA-GPP  
(9/98)





(NIA Form - General Information continued)

- The NIA is designed to list multiple Cardholders on one page. Please do not use one page per Cardholder.
- The Billing Office should keep copies of all CSQI forms, as well as copies of the completed NIA forms in a readily accessible file.
- The completed NIA form should be sent with the corresponding payment to U.S. Bank Government Services, Invoice and Payment Services, P.O. Box 6350, Fargo, ND 58125-6350.
- Call U.S. Bank Government Services at 800-227-6736 if you need assistance completing the form.

### ***Disputing/Withholding Transactions on the NIA Form***

The Billing Office should receive copies of the Cardholder Statement of Questioned Item (CSQI) forms from Approving Officials in the reconciliation packet of Cardholder's Statement of Account and the R090 Approving Official Summary reports. The following information should be transferred from the CSQI to the NIA form:

- Cardholder account number
- Processing date of the transaction
- Name of merchant
- Transaction amount that is being subtracted from payment
- Brief reason for the reduction of payment

Place the total of the amounts that are being deducted in the "Total (-)" box on the NIA (example, Withholding Sample A page 11). Since this is a deduction from your invoice total, this amount should also be placed on the second line of the check balancing register on the NIA.

A point to remember: Disputed charges can only be withheld from the invoice on which the charge was posted.

### ***Resolution/Payment of Transactions***

There are several ways a dispute is resolved; some are financial (by applying a credit) and some are non-financial. When determining the amount of payment, it is essential that the Billing Office understand the difference between the two and how to handle each situation.

#### ***How a Financial Resolution Affects the Invoice and Payment***

Your account with U.S. Bank Government Services is not a revolving account. Balances on unpaid amounts do not roll over from month to month. Therefore, if a disputed transaction is withheld from payment, in January for example, and a credit posts to the Cardholder Statement of Account in March, the credit offsets the original transaction and as such, the original withheld amount is now due and payable.

When the Cardholder receives the Statement of Account, he/she should review it for any credits. If the credit corresponds to a disputed transaction that was previously withheld, the Cardholder and the Approving Official should certify a copy of the originally disputed Statement of Account so the Billing Office can then issue a payment and close the invoice as paid in full. Using our example, the Billing Office would complete a NIA form authorizing U.S. Bank to apply the credit to the January invoice in the amount of the disputed transaction that was withheld, but now has been credited (resolved). If it is determined that the dispute is to be paid, the Billing Office can make the payment in one of two ways: (1) issue a separate payment for the January invoice, or (2) include the January payment with the March payment, but also complete an NIA to instruct U.S. Bank Government Services, Invoice and Payment Services, to post the payment to the originally disputed invoice, to which payments should now be applied.

**NOTE: Cardholder certification/notification of credits received on the Statement of Account is critical to resolving disputes and keeping an agency's invoices reconciled.**

If the Billing Office decides to use the NIA for credit transactions, these steps will assist with proper completion of the form. When the Billing Office receives the notice from the Cardholder that a credit has been received, the information from the Cardholder should be transferred onto the NIA form as follows:

- Cardholder account number
- Processing date of the credit
- Name of merchant
- Amount of the credit that is being added to the payment
- MM/YY of the invoice in which the credit should be applied

Tally the amounts you are adding to the invoice total and place this in the "Total (+)" box on the NIA (example, Adding Sample B page 11). Since this is an "addition" to your invoice total, this amount should also be placed on the fourth line of the check balancing register on the NIA.

The payment total is arrived at by taking the "Please Pay This Amount" total from the R060 Financial Summary (invoice) and placing it on the first line of the check balancing register on the NIA form. Subtract the amount on the second line, add interest penalty if applicable, and then add the amount on the fourth line. The sum of these adjustments is the payment total. When U.S. Bank Government Services, Invoice and Payment Services, receives your remittance and the NIA form, your payment will be applied according to the information on the form.

## CHECK BALANCING REGISTER FORM

CHECK BALANCING REGISTER	
Invoice Total	\$ <u>205.00</u>
Less Adjustments (-) (Questioned Items)	\$( <u>100.00</u> )
Add any Interest Penalty amounts	\$ _____
Add any part of payment that is being applied to a previous invoice(+)	\$ _____
Total of Check/Wire being sent	\$ <u>105.00</u>

### *How a Non-Financial Resolution Should be Handled*

A non-financial resolution means that an item that was previously withheld due to a dispute has now been resolved and is a true charge. This, however, does not affect your invoice total.

Disputes typical of non-financial resolutions include:

- Merchandise not received
- Charge is unrecognized

In the case of a non-financial resolution, the Billing Office should receive certification from the Cardholder and the Approving Official, which approves the amount for payment on the original Statement of Account in which the payment was originally withheld.

**NOTE: The amount will not be re-billed. The Cardholder must go back to their file copy of the Statement of Account on which the disputed transaction originally appeared and was withheld. The Cardholder and the Approving Official certify that the charge is now recognized and approved for payment.**

The Billing Office has two options to make payment:

1. Cut a separate payment, which must include the number of the invoice, month, year and the amount to be applied to the originally withheld/disputed transaction, or
2. Include the amount in the payment for the most current invoice clearly identifying the invoice number, month, year and the amount to be applied.

If option 2 is chosen, the Billing Office would pay “more than” the invoiced amount, and therefore, this transaction would be placed on the NIA form with the following information:

- Cardholder account number
- Processing date of the original charge
- Name of merchant
- Amount which was certified for payment
- MM/YY in which this part of your payment should be applied

Total the amounts being added to the invoice total and place this in the “Total (+)” box on the NIA. Since this is an “addition” to the invoice total, this amount should also be placed on the fourth line of the check balancing register. Then you can arrive at your payment total.

## Reports Related to Payment

U.S. Bank Government Services generates the following reports each month to help you manage your CAL-Card program:

- F110 Invoice Status Report
- F107 Disputed Transaction Report by Agency
- R090 Approving Official Summary Report

### ***F110 Invoice Status Report***

The F110 Invoice Status Report is intended to provide an overall view of any invoice(s) considered to be outstanding with U.S. Bank Government Services. This report is a key information source for tracking your total delinquencies and ensures your payments are posted correctly.

#### *Generation of the F110 Invoice Status Report*

The F110 Invoice Status Report (example, page 15) is generated and automatically sent to the Designated Billing Office and the Agency Program Coordinator on the cycle date. It may also be directed to the agency's Dispute Contact upon request. (The Dispute Contact is an optional position. Agencies may also delegate responsibility for dispute resolution to the Agency Program Coordinator or the Billing Office).

**If the agency has no outstanding invoices, no report will be generated.**

#### *F110 Invoice Status Report Detail*

First, some clarification of terms: Outstanding and Past Due. Outstanding means any invoice that is not yet closed. This could mean a current invoice for which payment is not yet due. Past Due means any invoice, which has aged past the due date and is not yet closed.

- The report lists summary information for each **outstanding** invoice.
- Invoices are listed in order from the oldest invoice outstanding to the most recent invoice outstanding.
- The report contains the following information:
  - Invoice Number(s)
  - Number of Days Past Due
  - Amount Due Before Questioned Items
  - Unresolved Questioned Items
  - Resolved Questioned Items (within the last 30 days)
  - Amount Past Due
  - Estimated Interest Penalty
  - Total Amount Due

#### *How to Use the F110 Invoice Status Report*

The following list explains the sections of the report and how the information may help agencies manage outstanding invoices.

When the Billing Office receives the F110, attention should be given to the summary amounts listed at the top of the page. Start with the oldest invoice first.

##### *1. Amount Due Before Questioned Item*

If the invoice being researched has an amount in this field, first pull the reconciled invoice and NIA form that were completed for this month. The amount in the field should correspond to an amount(s), which has been withheld from payment and listed on the file copies of the reconciled invoice and NIA form. Remember that the agency is responsible for tracking amounts withheld or paid on each invoice. If your NIA form has been completed properly and invoices are reconciled with the approved Statement of Accounts/R090 Approving Official Summary Reports, the records should match any outstanding balance in this field.

##### *2. Unresolved Questioned Items*

A net amount in this field indicates that there are disputes in a pending or unresolved status. To identify the specific transactions pending, reference the F107 Disputed Transaction Status Report. Select the F107 report with the same cycle date as indicated in the invoice number column of the F110 report.

##### *3. Resolved Questioned Items*

There will be an amount in this field only if U.S. Bank Government Services has resolved the dispute within the last 30 days.

To identify the specific transactions that have been resolved, reference the F107 Disputed Transaction Status Report by Agency. Select the F107 report that corresponds to the cycle date indicated in the invoice number column of the F110 report. The disputes listed under the "Resolved Disputes" line on the F107 report should equal the amount listed in this field.

##### *4. Amount Due*

The amount past due is determined by taking the "Amount Due Before Questioned Items" and subtracting any "Unresolved Questioned Items."

The amount in this field could be a dispute that was resolved within the last 30 days, and therefore, would also appear in the "Resolved Questioned Item" field. However, if the amount in this field is a combination of disputes that were resolved more than 30 days ago, reference the F107 Disputed Transaction Status Report(s) and corresponding

R060(s) Financial Summary (invoices) from previous cycles to determine the specific transactions which constitute this amount.

#### 5. Estimated Interest Penalty

U.S. Bank Government Services calculates an estimated interest penalty on any unpaid, undisputed balance, as defined by the contract. Should your agency agree that penalty is due, it is the Billing Office's responsibility to calculate the actual penalty by following the parameters of the Prompt Payment Act for the State of California. An "undisputed balance" refers to:

- Any amount withheld from payment and not supported by a CSQI form,
- Any CSQI form received by U.S. Bank Government Services 61 days past the cycle date, or
- Any dispute resolved by U.S. Bank Government Services and not paid by the agency within 45 days of the cycle date in which it was resolved.

If an agency believes interest penalty is not due when the invoice has a zero amount in the "Amount Due Before Questioned Items," and U.S. Bank Government Services is showing that interest is due, please contact U.S. Bank and provide an Invoice Services representative with the payment check number, date and dollar amount. U.S. Bank Government Services may also request a copy, front and back, of the cancelled check.

When this information is received, U.S. Bank Government Services will determine if the invoice was paid within the defined terms of the contract and review the circumstances for possible reversal of the estimated interest penalty.

#### 6. Total Amount Due

The Total Amount Due is determined by adding the "Amount Past Due" and calculating the interest penalty. Remember the interest penalty shown on the F110 is "Estimated Interest Penalty."

### F110 INVOICE STATUS REPORT

USB F110-PROC 4055 CTR  
JOB: RS6000B PGM:RS6000B  
LEVEL 2: 01 LEVEL 3: 99 LEVEL 4: 9999

4055 I.M.P.A.C. INVOICE STATUS REPORT

DATE: 04/26/01 PAGE 1  
RUN: 04/26/01 - 11:04

INVOICE NO.	NO. DAYS PAST DUE*	AMOUNT DUE BEFORE QUEST. ITEMS	UNRESOLVED QUESTIONED ITEMS	RESOLVED QUESTIONED ITEMS	AMOUNT DUE	ESTIMATED INTEREST PENALTY	TOTAL AMOUNT DUE
019999990922-00	175	0.00	0.00	0.00	0.00	137.94	137.94
019999991122-00	115	0.00	356.18	0.00	-356.18	0.00	-356.18
019999991222-00	85	1,251.99	0.00	0.00	1,251.99	56.34	1,308.33
019999990122-01	54	28.90	6.08	2,884.04	2,906.86	.87	2,907.73
019999990222-01	23	351,021.00	154.51	370.63	350,866.49	1,103.97	351,970.46
019999990322-01		321,013.60	0.00	0.00	321,013.60	0.00	321,013.60
TOTALS		673,315.49	516.77	3,254.67	675,682.76	1,299.12	676,981.88

\*\*\* END OF REPORT \*\*\*

\*THIS NUMBER BEGINS TRACKING ON THE 46<sup>TH</sup> DAY AFTER THE INVOICE DATE.

NOTE: FAILURE TO PAY ANY UNDISPUTED PAST DUE AMOUNTS MAY RESULT IN THE SUSPENSION OF ACCOUNTS IN ACCORDANCE WITH THE TERMS OF THE MASTER SERVICES AGREEMENT. FOR ASSISTANCE WITH INVOICE DISCREPANCIES, PLEASE CONTACT I.M.P.A.C. INVOICE SERVICES AT (800) 227-6736. PLEASE REMIT PAYMENTS TO I.M.P.A.C. PAYMENTS, POB 6350, FARGO, ND 58125-6350.

F110



## ***F107 Disputed Transaction Status Report by Agency***

The F107 Disputed Transaction Status Report contains valuable information on any Cardholder Statement of Questioned Item (CSQI) form received by U.S. Bank Government Services for each level four. This report is critical to the Billing Office and the Agency Program Coordinator in determining the outstanding balance.

### ***F107 Disputed Transaction Status Report Generation***

The F107 report is generated and automatically sent to the Designated Billing Office and the Agency Program Coordinator on the cycle date. If the agency has no disputes pending or resolved disputes, no report will be generated.

### ***F107 Disputed Transaction Status Report Detail***

The F107 Disputed Transaction Status Report lists the agency's level numbers for which the detail is listed. The F107 contains the following information:

- Invoice number on which the disputed transaction appeared
- Cardholder name and account number
- Transaction reference number of the disputed charge
- Dispute reason and amount of dispute
- Status of the dispute and letter sent to the Cardholder
- Date the dispute is considered to be resolved and date that U.S. Bank Government Services expects payment

The F107 report will always list any pending disputes first. Pending disputes reflect CSQI forms that U.S. Bank Government Services has received but not yet resolved.

If there are no pending disputes, the report will read "No Pending Disputes."

The words "End of Report" will always print after all data has been given, but before the legend. A legend which explains what each letter number means is provided at the end of the report.

The letters referenced on this report are sent directly to the Cardholder's address, not the Billing Office. This information is supplied to make you aware that the Cardholder has been informed by U.S. Bank Government Services that the dispute is resolved.

**Remember that a resolved dispute will appear only once on the F107 report.**

### ***How to Use the F107 Disputed Transaction Status Report***

When the F107 Disputed Transaction Status Report is received at the Billing Office, it should first be reviewed to ensure that all CSQI forms sent in for the previous billing cycle have been received by U.S. Bank Government Services and posted on the F107. Transactions on which a CSQI form has been received will appear in the first part of the report, indicated by a status of "pending". It is possible that CSQI forms received in the last 30 days have

been resolved, they therefore, would appear under the line "Resolved Disputes." In either case, any CSQI forms received by U.S. Bank Government Services within the last 30 days should be listed on this report. If any of your CSQI forms are not listed, the Billing Office should immediately fax a copy of the Cardholder signed CSQI to: U.S. Bank Government Services Customer Service (701) 461-3466.

Next, the "Resolved Disputes" line should be reviewed.

- Each item under this line should be reviewed carefully, as these are items that the Cardholder has disputed, and therefore, the original invoice payment was reduced by these amounts.
- The F107 report informs you when U.S. Bank Government Services has resolved the dispute(s) and is now expecting a credit to be applied or, if identified as a due and payable amount, payment on these items.

The "Date Resolved" is the date that U.S. Bank Government Services considers the dispute to be resolved.

- The "Payment Due" date is the date that U.S. Bank Government Services must receive payment for this amount in order to avoid interest penalty. The payment due date is calculated by adding 45 days to the cycle date in which the dispute was resolved. This means that Cardholders and Approving Officials must promptly review and certify the originally disputed Statement of Account authorizing application of a credit or approving the payment within 3–5 days of notification of dispute resolution and forward the payment package to the Billing Office for processing of the credit or payment.

Since each resolved dispute will not carry forward to the next month's F107 Disputed Transaction Status Report, it is important that each of the resolved items be reviewed, and that copies of this report be kept in a file that is accessible for future inquiries.

If a payment is posted incorrectly or an invoice is over paid, the Billing Officer must contact U.S. Bank Government Services, Invoice and Payment Unit, to request the payment be applied to the correct invoice and/or request a refund for the overpayment.

U.S. Bank realizes that the Billing Office does not have the authority to pay for items without signed/certification from the Cardholder and the Approving Official or other authorized persons. However, if you have not already received certification to pay for an item that U.S. Bank Government Services considers being resolved, we strongly suggest contacting the Cardholder and the Approving Official or other authorized persons to obtain that certification. U.S. Bank experience shows that when the Billing Office and the Agency Program Coordinator take an active role in all aspects of payment, the CAL-Card Program benefits the agency to its fullest. If months pass and delinquent amounts remain on several invoices, it becomes very time consuming for the Billing Office to reconcile and to identify, which amounts belong to which Cardholder.



## F107 DISPUTED TRANSACTION STATUS REPORT

USB F107- PROC 4055 CTR 4055 IMP.A.C. DISPUTED TRANSACTION STATUS REPORT JOB: R56000A PGM:R56000A LEVEL 2: 01 LEVEL 3: 99 LEVEL 4: 9999 DISTRICT 3 MAINTENANCE				DATE: 04/22/XX PAGE 1 RUN: 04/22/XX - 11:04	
INVOICE NUMBER	CH NAME CH NUMBER	TRANSACTION REFERENCE #	DISPUTE REASON/AMOUNT	STATUS/LETTER SENT	DATE RESOLVED/ PAYMENT DUE
019999990226-01	JAMIE BURTON 4055019999994565	2408004027910350013752	MERCH NOT RECEIVED 63.95 / 0.00	PENDING	
***** RESOLVED DISPUTES *****					
019999990126-01	JAMIE BURTON 4055019999994565		UNAUTHD CHG 49.00 / 0.00	CREDIT ADV LETTER 106	04/09/XX 04/08/01
019999990126-01	GARY HEFNER 4055019999991214		UNRECOGNIZED CHG 32.55 / 0.00	SALES DRAFT SENT LETTER 111	04/09/XX 04/08/01
*** END OF REPORT ***					
***** * LEGEND LETTER 102-CREDIT RECEIVED FROM VENDOR LETTER 111-COPY REQUEST HAS BEEN FULFILLED * * LETTER 103-SHIPPING CHARGE NOT DISPUTABLE LETTER 112-REBILLING FOR PRIOR CREDIT CORRECT * * LETTER 104-TAX CHARGE NOT DISPUTABLE LETTER 114-DISPUTE IS PAST TIME TO ADJUST * * LETTER 106-CREDIT RECEIVED THROUGH U.S.BANK LETTER 115-CARD MEMBERSHIP FEE VALID * * LETTER 107-MERCHANDISE OR SERVICE HAS BEEN RECEIVED LETTER 116-CARD MEMBERSHIP FEE CREDITED * * LETTER 108-CARDHOLDER RESOLVED DISPUTE W/VENDOR LETTER 121-SALES DRAFT NOT PROVIDED-TEMP CREDIT GIVEN * * LETTER 109-CARDHOLDER NOW RECOGNIZES CHARGE LETTER 122-OFFSETTING DBIT RECEIVED * * LETTER 110-SALES DRAFT SENT TO CARDHOLDER LETTER 080-ORIGINAL LETTER ADDRESSING SPECIFIC DISPUTE * *****					
NOTE: RESOLVED DISPUTE(S) WILL SHOW ON REPORT ON CYCLE ONLY. IF THE RESOLVED DISPUTE HAS NOT ALREADY BEEN PAID, PLEASE APPROVE THE AMOUNT FOR PAYMENT AT THIS TIME.					

**F107**

### R090 Approving Official Summary

The R090 Approving Official Summary (example, page 18) report includes more detail at the Cardholder level to assist with reconciliation of the monthly invoice.

**NOTE: The R090 Approving Official Summary is not an invoice.** It does not contain the key elements that make up an invoice such as the invoice number, invoice total or the remittance address.

The R090 has two sections: "Total Activity for Cardholder" and Approving Official "Office Total".

#### Cardholder Activity

A separate section is generated for each Cardholder reporting to an Approving Official. This section contains most of the information found on the Cardholder Statement of Account.

The "Total Activity for Cardholder" information is generated on a Cardholder account with no purchase activity whenever there are other Cardholders reporting to the same Approving Official who do have activity. The notation "NO ACTIVITY" will appear to reflect these circumstances.

#### Office Total

This section of the report offers a summary of the activity for all accounts assigned to the Approving Official. The Approving Official account number and Office Limit are listed at the beginning of the report. It then details the following totals for all accounts during the most recent billing cycle:

- Total number of accounts for cycle with activity
- Total number of all cardholder accounts
- Total number and dollar amount of purchases

# R090 APPROVING OFFICIAL SUMMARY

## TOTAL ACTIVITY FOR CARDHOLDER

USB R090 PROC 405501 CTR 405501  
 JOB: T2CDVSDI PV1016  
 LEVEL 1: 4055 LEVEL 2: 01 LEVEL 3: 99 LEVEL 4: 9999  
 CARDHOLDER ACCOUNT NUMBER: 4055019999991234  
 CARDHOLDER NAME: GARY HEFNER  
 ACCOUNTING CODE: 4567 9876

I.M.P.A.C. DETAIL INVOICE AND  
 A/O SUMMARY

DATE: 04/22/01 PAGE  
 RUN: 04/22/01 - 22:59

PURCH DATE	PROC DATE	SRC	REFERENCE	MERCHANT NAME	MERCHANT LOCATION
04-01-01	04-02-01	DV	64091088774	ABC BUSINESS PRODUCTS	LOS ANGELES CA
CONV RATE	COUNTRY CODE	FOREIGN AMOUNT	PURCHASE AMOUNT (\$)	PURCHASE ID	CUSTOMER CODE
0.0000		0.00	\$1752.46		
PURCH DATE	PROC DATE	SRC	REFERENCE	MERCHANT NAME	MERCHANT LOCATION
04-12-01	04-13-01	DV	64309127332	ABC SUPPLY CTR	ALTURAS CA
CONV RATE	COUNTRY CODE	FOREIGN AMOUNT	PURCHASE AMOUNT (\$)	PURCHASE ID	CUSTOMER CODE
0.0000		0.00	\$958.12		
TOTAL ACTIVITY FOR CARDHOLDER			\$2,710.58		

R090

## OFFICE TOTAL

USB R090 PROC 405501 CTR 405501  
 JOB: T2CDVSI PV1016  
 LEVEL 1: 4055 LEVEL 2: 01 LEVEL 3: 99 LEVEL 4: 9999  
 APPROVING OFFICIAL ACCOUNT NUMBER: 4055-0199-9999-9999 OFFICE LIMIT \$70,000.00

I.M.P.A.C. DETAIL INVOICE AND  
 A/O SUMMARY

DATE: 04/22/01 PAGE  
 RUN: 04/22/01 - 22:59

### OFFICE TOTALS WITH ALL FEES

TOTAL NUMBER OF ACCTS FOR CYCLE WITH ACTIVITY	4
TOTAL NUMBER OF ALL CARDHOLDER ACCOUNTS	4
TOTAL NUMBER OF PURCHASES FOR OFFICE	26
TOTAL AMOUNT OF PURCHASES FOR OFFICE	9,240.32
TOTAL NUMBER OF CASH ADVANCES FOR OFFICE	0
TOTAL AMOUNT OF CASH ADVANCES FOR OFFICE	0.00
TOTAL NUMBER OF IMPAC CHECKS FOR OFFICE	0
TOTAL AMOUNT OF IMPAC CHECKS FOR OFFICE	0.00
TOTAL NUMBER OF CHECK FEES FOR OFFICE	0
TOTAL AMOUNT OF CHECK FEES FOR OFFICE	0.00
TOTAL NUMBER OF ADMIN. FEES FOR OFFICE	4
TOTAL AMOUNT OF ADMIN. FEES FOR OFFICE	0.00
TOTAL AMOUNT OF OTHER FEES FOR OFFICE	0.00

OFFICE TOTAL \$9,240.32

R090



## Card Suspension Procedures

U.S. Bank Government Services has the right, per contract terms, to suspend accounts with unpaid, undisputed balances greater than 60 days old.

It is not the desire of, nor is it advantageous for U.S. Bank to suspend accounts. However, when an agency becomes delinquent and efforts from U.S. Bank and the Department of General Services, Procurement Division, have been expended, U.S. Bank Government Services will exercise the suspension procedures agreed upon by the terms of the Master Services Agreement.

It is U.S. Bank's objective to assist with problems and keep communication open between U.S. Bank Government Services and participating agencies. Because it is important that the CAL-Card Program run smoothly and benefit your agency, please take advantage of the following suggestions to avoid the suspension of cards:

- Take action to clear up any open invoices when the F110 Invoice Status Report is received
- Ensure that credits and amounts identified as legitimate charges (resolved disputes) are being identified and certified so that credits can be applied to pending withheld amounts or amounts identified as due and payable are cleared by payment
- Use the F107 Disputed Transaction Status Report to keep track of disputes
- Always follow-up on disputes
- Always ensure the Cardholder and the Approving Official promptly certify payment when a dispute is resolved
- Communicate with the Agency Program Coordinator(s) and the Approving Official(s) within your agency
- The Billing Office and the Agency Program Coordinator should clearly delineate their responsibilities
- Inform U.S. Bank Government Services immediately if you feel an error has been made in the posting of your payments or odd balances remain on your account
- Inform your payment office or accounting department of procedures associated with the CAL-Card program
- Should an overpayment be made by the agency, the Billing Office must request a refund in writing

## Fraud Activity

U.S. Bank's Fraud Prevention Unit continually monitors accounts and transactions to prevent and halt fraud activity. If fraud activity is suspected, U.S. Bank, Fraud Prevention Unit, may contact Cardholders by telephone to inform them about the use (or attempted use) of their purchase card in a fraudulent manner.

Cardholders can help to prevent fraud by carefully reviewing their Statement of Account. If the Cardholder discovers a fraudulent transaction, the Cardholder should immediately report suspected fraud to U.S. Bank Customer Services and the U.S. Bank Fraud Prevention Unit. See the detailed fraud scenarios providing guidelines and responsibilities at the end of this section.

U.S. Bank will work with the Cardholder to confirm the validity of a suspected fraud transaction. An affidavit may be mailed to the Cardholder. It must be signed and returned. It may also be necessary to close the current account to prevent additional fraud activity. To help with the investigation, U.S. Bank may also request that the Cardholder cut up the plastic card and return it to the Fraud Prevention Unit.

Direct any concerns about fraud on the CAL-Card to:

U.S. Bank  
Attn: U.S. Bank Fraud Investigative Services  
PO Box 6355  
Fargo, ND 58125-6355

Phone toll free: 866-540-9904

Fax: 701-461-3531

Office Hours: 5 a.m.–9:00 p.m. CST M–F  
7 a.m.–3:30 p.m. CST Sat. and Sun.

**IMPORTANT:** The Cardholder must also immediately inform their Agency Program Coordinator and their Approving Official whenever fraud is reported to U.S. Bank. The Cardholder will need to provide the following information:

- The account number on which the fraud has been detected
- The date and dollar amount of the fraudulent transaction(s)
- The date the Cardholder first contacted, or was contacted by, U.S. Bank regarding the fraud
- The name of the U.S. Bank Fraud Representative investigating the account
- The new account number (if established)

The Cardholder should reconcile their Statement of Account by circling any suspected fraud transaction amount(s) and writing "fraud" next to the item(s). Deduct the fraudulent charges from the total amount owed and process the statement as required by agency policy. **DO NOT PREPARE OR SUBMIT A CARDHOLDER STATEMENT OF QUESTIONED ITEM FORM FOR FRAUDULENT TRANSACTIONS.**

Following are two possible fraud scenarios with guidelines for managing and reporting suspected fraud.

#### **Scenario #1:**

##### **CARDHOLDER RECEIVES STATEMENT OF ACCOUNT AFTER CYCLE. CARDHOLDER RECOGNIZES TRANSACTIONS THAT ARE FRAUDULENT.**

Action Steps:

###### *Cardholder*

- DO NOT PREPARE OR SUBMIT A CARDHOLDER'S STATEMENT OF QUESTIONED ITEMS FORM (CSQI)
- Calls U.S. Bank Customer Service and reports card compromised
- Is referred to U.S. Bank Fraud Investigative Services to open case
- Alerts Approving Official and Agency Program Coordinator
- Writes the word "Fraud" next to the fraudulent charges on the Cardholder Statement of Account
- Circles fraudulent charges on Cardholder Statement of Account and deducts the charge from the payment amount
- Monitors future Statement(s) of Account for a) any trailing fraudulent charges b) credits for previously reported fraud charges
- When credit(s) to clear the fraud charge(s) appear on the Statement of Account, the Cardholder provides written instructions on the Cardholder Statement of Account for the Billing Office to apply the credit to the previous Statement of Account where the fraudulent charge originally appeared

###### *USBC Customer Service/Fraud Unit*

- Statuses account Lost/Stolen, and triggers re-issue of replacement account and issues a new card
- Transfers Cardholder to U.S. Bank Fraud Investigative Services
- U.S. Bank Fraud Investigative Services monitors posted transactions to try to identify trailing fraud charges, if any

###### *Billing Office*

- As directed by Cardholder Statement of Account, deduct fraudulent charges from payment to Bank
- Complete and submit NIA form noting deductions due to reported fraud
- Monitor future Cardholder Statement of Account for fraud credit reversals
- Completes and submits NIA form to move fraud credit to previous invoice to clear out short pay of original invoice.
- Monitor F110 Status Report to ensure invoice closure

###### *APC*

- Monitor cardholder reported fraud through to fraud charge credit reversals
- Monitor F110 Invoice Status Report to ensure invoices are closed

###### *USBC Fraud Unit*

- Open case
- Investigate reported transactions
- Tracks reported fraud through case closure and issues reverse fraud transactions (issues credit)

#### **Scenario #2:**

##### **CARDHOLDER LOSSES CARD MID-CYCLE.**

Action Steps:

###### *Cardholder*

- Calls U.S. Bank Customer Service and reports card Lost/Stolen
- Alerts AO/APC
- Monitors next Statement of Account to see if there are any fraudulent charges
- Monitors future Statement of Account for: a) any trailing fraudulent charges, and, if found, contacts U.S. Bank Fraud Investigative Services to report fraudulent transactions (DO NOT PREPARE OR SUBMIT A CARDHOLDER'S STATEMENT OF QUESTIONED ITEMS FORM) b) any credit reversals for previous fraud charges
- Informs Billing Office/APC that credits are received and certifies credit to be applied to previous Statement of Account where original fraud charge payment was withheld

#### *USBC Customer Service/Fraud Unit*

- Statuses account Lost/Stolen and triggers re-issue of replacement account
- Transfers posted transactions to new account

#### *Billing Office*

- As directed by Cardholder, deducts fraudulent charges from payment to U.S. Bank.
- Complete and submit Notice of Adjust (NIA) noting adjustments to invoice payment
- As instructed by the Cardholder applies credits to previous invoice where original fraud charge payment was withheld
- Monitor F110 Invoice Status Report to ensure invoices are closed
- Complete and submit NIA form to apply credit(s)

#### *APC*

- Monitor cardholder(s) to ensure follow through on fraud credit reversals
- Monitor F110 Invoice Status Report to ensure invoices are closed

#### *U.S. Bank Fraud Investigative Services*

- Open case if cardholder reports fraud transactions on new account
- Investigate reported transactions
- Track reported fraud through case closure and reverse fraud transactions by issuing a credit



## CARDHOLDER STATEMENT OF QUESTIONED ITEM FORM

### Cardholder Statement of Questioned Item

#### Purchasing GPP

(Please print or type in black ink)

CARDHOLDER NAME (please print or type)

ACCOUNT NUMBER

CARDHOLDER SIGNATURE

DATE

(AREA CODE) TELEPHONE NUMBER

The transaction in question as shown on Statement of Account:

Transaction Date	Reference Number	Merchant	Amount	Statement Date
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Please read carefully each of the following situations and check the one most appropriate to your particular dispute. If you have any questions, please contact us at 1-800-227-6736. We will be more than happy to advise you in this matter.

1. UNAUTHORIZED MAIL OR PHONE ORDER

☐ I have not authorized this charge to my account. I have not ordered merchandise by phone or mail, or received any goods or services.

2. DUPLICATE PROCESSING—THE DATE OF THE FIRST TRANSACTION WAS \_\_\_\_\_

☐ The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for this amount. My card was in my possession at all times.

3. MERCHANDISE OR SERVICE NOT RECEIVED IN THE AMOUNT OF \$ \_\_\_\_\_

☐ My account has been charged for the above transaction, but I have not received the merchandise or service. I have contacted the merchant but the matter was not resolved. (Please provide a separate statement detailing the merchant contract, and the expected date to receive the merchandise).

4. MERCHANDISE RETURNED IN THE AMOUNT OF \$ \_\_\_\_\_

☐ My account has been charged for the above listed transaction, but the merchandise has since been returned.

\*Enclosed is a copy of my postal or UPS receipt.\*

5. CREDIT NOT RECEIVED

☐ I have received a credit voucher for the above listed charge, but it has not yet appeared on my account. A copy of the credit voucher is enclosed. (Please provide a copy of this voucher with this correspondence).

6. ALTERATION OF AMOUNT

☐ The amount of this charge has been altered since the time of purchase. Enclosed is a copy of my sales draft showing the amount for which I signed. The difference of amount is \$ \_\_\_\_\_.

7. INADEQUATE DESCRIPTION/UNRECOGNIZED CHARGE

☐ I do not recognize this charge. Please supply a copy of the sales draft for my review. I understand that when a valid copy is sent to me, a Statement of Questioned Item Form must be provided and will include the copy of the sales draft if a further dispute exists. If a copy of the sales draft cannot be obtained, a credit will appear in my account.

8. COPY REQUEST

☐ I recognize this charge, but need a copy of the sales draft for my records. (Payment cannot be withheld.)

9. SERVICES NOT RECEIVED

☐ I have been billed for this transaction, however, the merchant was unable to provide the services.

☐ Paid for by another means. My card number was used to secure this purchase, however final payment was made by check, cash, another credit card, or purchase order. (Enclosed is my receipt, canceled check (front and back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means).

10. NOT AS DESCRIBED

☐ (Cardholder must specify what goods, services, or other things of value were received). The item(s) specified do not conform to what was agreed upon with the merchant. (The cardholder must have attempted to return the merchandise and state so in their complaint). \_\_\_\_\_

11. If none of the above reason apply—please describe the situation: \_\_\_\_\_

(Note: Provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate sheet of paper, if necessary, and sign your description statement).

Send To:

U.S. Bank Government Services, P.O. Box 6346, Fargo, ND 58125-6346

Fax: 701-461-3466.



Form: CSQIGPPPUR  
(10/98)

Government Services



P.O. Box 6346, Fargo, ND 58125-6346

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GOV 3008 (1/05)  
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